बिहार के ग्रामीण क्षेत्रों में बैंक का खोला जाना

209. **श्री जनार्दन यादव :** क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या चालू वित्तीय वर्ष के दौरान बिहार के ग्रामीण क्षेत्रों में बैंक खोलने संबंधी सरकार की कोई योजना है ;

(ख) यदि हां, तो भागलपुर और बांका जिलों में कितने बैंक कहां-कहां खोले जाने हैं ; और

(ग) यदि नहीं, तो उसके क्या कारण हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति : (क) से (ग) वर्ष 1990–95 के लिये चालू शाखा विस्तार कार्यक्रम (बी०ई०पी०) के अन्तर्गत शाखा खोलने के लिये बैंकों को वर्ष-वार लक्ष्य आवंटित नहीं किये गये थे। तथापि, उपर्युक्त बी०ई०पी० के अन्तर्गत बैंकों द्वारा अपने सेवा क्षेत्र के भीतर पहचान किये गये और विधिवत संस्तुत सम्बद्ध राज्य सरकार के माध्यम से प्राप्त ग्रामीण केन्द्रों में शाखायें खोलने के प्रस्ताव पर भारतीय रिजर्व बैंक द्वारा गुण-दोषों के आधार पर विचार किया जाता है। इस आधार पर भारतीय रिजर्व बैंक ने बकों को मार्च, 1992 में ग्रामीण क्षेत्र में अपनी शाखायें खोलने के लिये 264 केन्द्र आबंटित किये हैं। इनमें से 5 केन्द्र बिहार राज्य में थे। भारतीय रिजर्व बैंक के पास उपलब्ध सूचना के अनुसार बैंकों को बिहार में नीचे दी गई जानकारी के अनुसार 7 ग्रामीण केन्द्रों में अभी अपनी शाखाएं खोलनी है :—

क्रम सं०	बैंक का नाम	जिला	केन्द्र
1.	भारतीय स्टेट बैंक	धनबाद	पूर्वी बसुरिया सुदंडिल परियोजना
2.	यूको बैंक	—तदैव—	
3.	भारतीय स्टेट बैंक	सिंहभूम	तुरमचिल (परचा गांव)
4.	—तदैव—	—तदैव—	जोधेरा
5.	बैंक आफ इंडिया	—तदैव—	कुलडू
6.	बैंक आफ इंडिया	पूर्वी सिंहभूम	मुराधाबुरा
7.	बैंक आफ इंडिया	—तदैव—	मतियांधी

आवंटित केन्द्रों में शाखाओं का खोला जाना उपयुक्त परिसरों की उपलब्धता, सभी मौसम के लिये सड़क, दूर-संचार सुविधा इत्यादि जैसी मूलभूत सुविधाओं की उपलब्धता के अध्यधीन है।

Effects of liberalisation on the economy

210. **SHRI INDER KUMAR GUJRAL:** Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the recent criticism to the liberalisation measures in the wake of electoral

reverses in Andhra Pradesh and Karnataka;

(b) the lessons Government propose to draw from the criticism levelled to the effect that these liberalisation measures have directly or indirectly benefited the Corporate Sector and failed to give any benefits to the masses.

(c) the strategy Government propose to devise for reorientation of the liberalisation measures in the wake of the criticism; and

(d) whether Government are aware of the flight of capital by foreign investors in the wake of these electoral reverses and the steps Government have taken to meet the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) It is not correct to assume that the liberalisation measures have directly or indirectly benefited only the corporate sector and have failed to give any benefits to the masses. In fact, several measures have been undertaken by the Government to alleviate poverty, to generate additional employment and to enhance welfare of general masses.

Central Government Budget allocation for rural development has been increased by 126 per cent from Rs. 3100 crore in 1992-93 (BE) to Rs. 7010 crore in 1994-95 (BE). Allocation for Jawahar Rozgar Yojana (JRY) increased by 88 per cent from Rs. 2046 crore in 1992-94 (BE) to Rs. 3855 crore in 1994-95 (BE).

Prime Minister Rozgar Yojana, launched in 1993-94 aims to provide employment for more than 1 million persons.

Government has given a thrust to the social sectors. Outlay for Education in Central Plan has been increased by 62 per cent in 1994-95 (BE) over 1992-93 (BE). Similarly outlay for health has been enhanced by 91 per cent from Rs. 302 crores in 1992-93 (BE) to Rs. 578 crore in 1994-95 (BE).

(d) The inflow of foreign investment in 1993-94 was $ 4.1 billion. With an actual inflow of $ 3.9 billion in April-December, 1994, the inflow of foreign investment is expected to rise further in 1994-95.

Working of BIFR

211. DR. BAPU KALDATE: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the inordinate delay caused by the BIFR which prove detrimental to the revival of sick industries almost reducing the companies to nothing;

(b) whether Government have examined the working of the BIFR with a view to streamline the process and cutting delays in providing relief to the sick units, and

(c) if so, what are the details thereof stating the measures taken by Government to expedite the process of disposal of sick units?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) The Board for Industrial and Financial Reconstruction (BIFR) has reported that references received under the Sick Industrial Companies (Special Provisions) Act, 1985 (SICA) are dealt with in accordance with the provisions of the Act. BIFR has also streamlined its procedures, reduced the time lag in hearing and shortened the overall duration of proceedings so as to ensure expeditious disposal of references. BIFR has further reported that 1639 references were registered